

**Information to identify the case:**

Debtor 1	<b>Kenneth R. Shackelford</b>	Social Security number or ITIN	<b>xxx-xx-8195</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Betty A. Shackelford</b>	Social Security number or ITIN	<b>xxx-xx-7387</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-21240-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth R. Shackelford

Betty A. Shackelford

6/19/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kenneth R. Shackelford  
 Betty A. Shackelford  
 Debtors

Case No. 15-21240-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 48

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.  
 db/jdb

+Kenneth R. Shackelford, Betty A. Shackelford, 1026 Davis Avenue,  
 Pittsburgh, PA 15212-1926  
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
 Pittsburgh, Pa 15222-5413  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421  
 14086140 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 14025904 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328  
 (address filed with court: Home Depot Credit Services, P.O. Box 653000,  
 Dallas, TX 75265-3000)  
 14068302 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14034345 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 14025900 +ExxonMobil, PO Box 6404, Sioux Falls, SD 57117-6404  
 14025901 +Fedloan Servicing, POB 69184, Harrisburg, PA 17106-9184  
 14025903 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 14025905 Kia Motors Finance, PO Box 629027, El Dorado Hills, CA 95762-9027  
 14025908 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905  
 14036272 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,  
 Omaha, NE 68197)  
 14087579 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14025909 PNC Mortgage, PO Box 8807, Dayton, OH 45401-8807  
 14066397 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
 Harrisburg PA 17106-9184  
 14031018 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 14025913 WesBanco, PO Box 3412, Omaha, NE 68103-0412  
 14025912 WesBanco, PO Box 3696, Omaha, NE 68103-0696

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 20 2020 03:51:16 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: bncmail@w-legal.com Jun 20 2020 03:51:40 Synchrony Bank,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132  
 14083498 EDI: BECKLER.COM Jun 20 2020 07:23:00 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP,  
 POB 3001, MALVERN, PA 19355-0701  
 14034194 EDI: GMACFS.COM Jun 20 2020 07:23:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
 14025886 EDI: GMACFS.COM Jun 20 2020 07:23:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 14025887 EDI: AMEREXPR.COM Jun 20 2020 07:23:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 14025889 +EDI: TSYS2.COM Jun 20 2020 07:23:00 Barclays Bank Delaware, 125 S. West St.,  
 Wilmington, DE 19801-5014  
 14025888 EDI: TSYS2.COM Jun 20 2020 07:23:00 Barclays Bank Delaware, Card Services,  
 P.O. Box 8802, Wilmington, DE 19899-8802  
 14025890 EDI: RMSC.COM Jun 20 2020 07:23:00 BillMeLater, P.O. Box 2394, Omaha, NE 68103-2394  
 14046616 +E-mail/Text: bncmail@w-legal.com Jun 20 2020 03:51:40 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14057898 +EDI: WFNBN.COM Jun 20 2020 07:23:00 COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S.,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14025891 E-mail/Text: cms-bk@cms-collect.com Jun 20 2020 03:51:00 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 14025892 +EDI: CAPITALONE.COM Jun 20 2020 07:23:00 Capital One Services, LLC, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14057735 EDI: CAPITALONE.COM Jun 20 2020 07:23:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14025894 +EDI: CITICORP.COM Jun 20 2020 07:23:00 Citi, PO Box 6004, Sioux Falls, SD 57117-6004  
 14025895 +EDI: CITICORP.COM Jun 20 2020 07:23:00 Citi Cards, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 14025896 +EDI: CITICORP.COM Jun 20 2020 07:23:00 Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 14025898 EDI: DISCOVER.COM Jun 20 2020 07:23:00 Discover Bank, 6500 New Albany Road,  
 New Albany, OH 43054  
 14025897 EDI: DISCOVER.COM Jun 20 2020 07:23:00 Discover, PO Box 30421,  
 Salt Lake City, UT 84130-0421  
 14029530 EDI: DISCOVER.COM Jun 20 2020 07:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14025899 +EDI: DISCOVER.COM Jun 20 2020 07:23:00 Discover Fin Svcs LLC, P.O. Box 15316,  
 Wilmington, DE 19850-5316

District/off: 0315-2

User: agro  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 48

Date Rcvd: Jun 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14059263 EDI: ECAST.COM Jun 20 2020 07:23:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
14025893 EDI: JPMORGANCHASE Jun 20 2020 07:23:00 Chase, P.O. Box 15298,  
Wilmington, DE 19850-5298  
14025906 +EDI: TSYS2.COM Jun 20 2020 07:23:00 Macy's, Bankruptcy Processing, P.O. Box 8053,  
Mason, OH 45040-8053  
14089479 EDI: PRA.COM Jun 20 2020 07:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
14952121 +E-mail/Text: bncmail@w-legal.com Jun 20 2020 03:51:40 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
14025910 EDI: RMSC.COM Jun 20 2020 07:23:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
14025911 E-mail/Text: vci.bkcy@vwcredit.com Jun 20 2020 03:51:40 Volkswagen Credit, P.O. Box 3,  
Hillsboro, OR 97123-0003

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr City and School District of Pittsburgh  
cr Duquesne Light Company  
cr VW Credit Leasing Ltd.  
cr VW Credit Leasing, Ltd  
14025902\* ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, PO Box 3412, Omaha, NE 68103)  
14025907 ##Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTALS: 4, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 19, 2020 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,  
ewassall@logs.com  
Eugene D. Frank on behalf of Debtor Kenneth R. Shackelford efrank.esq@comcast.net  
Eugene D. Frank on behalf of Joint Debtor Betty A. Shackelford efrank.esq@comcast.net  
James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor VW Credit Leasing Ltd. bkggroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@grblaw.com  
Martin A. Mooney on behalf of Creditor VW Credit Leasing Ltd. kcollins@schillerknapp.com,  
lgadomski@schillerknapp.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpggh.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com

District/off: 0315-2

User: agro  
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Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 14